

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:	)	
<b>Betty Lavonia Rice</b>	)	<b>NOTICE TO CREDITORS</b>
	)	<b>AND</b>
	)	<b>PROPOSED PLAN</b>
SS# <u>xxx-xx-9466</u>	)	
SS# _____	)	Case No. <u>15-51114</u>
Debtor(s)	)	

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on October 29, 2015.

**THE FILING AUTOMATICALLY STAYS COLLECTION AND OTHER ACTIONS AGAINST THE DEBTOR(S), DEBTOR(S)' PROPERTY AND CERTAIN CO-DEBTORS. IF YOU ATTEMPT TO COLLECT A DEBT OR TAKE OTHER ACTION IN VIOLATION OF THE BANKRUPTCY STAY, YOU MAY BE PENALIZED.**

**OFFICIAL NOTICE WILL BE SENT TO CREDITORS GIVING THE NAME AND ADDRESS OF THE TRUSTEE, THE DATE AND TIME OF THE MEETING OF CREDITORS, AND THE DEADLINE FOR OBJECTING TO THE PLAN.**

**A CREDITOR MUST TIMELY FILE A PROOF OF CLAIM WITH THE TRUSTEE IN ORDER TO RECEIVE DISTRIBUTIONS UNDER THE PLAN.**

The Debtor(s) propose an initial plan, which is subject to modification, as follows:

1. Payments to the Trustee: The Debtor(s) propose to pay from future earnings his/her/their disposable income to the Trustee for a period of 60 consecutive months by means of monthly payments of \$1,115.00, for distribution to creditors after payment of costs of administration.

2. Payments made directly to creditors: The Debtor(s) propose to make regular monthly payments directly to the following creditors:

<u>Creditor</u>	<u>Collateral and Valuation</u>
(A) <u>-NONE-</u>	

3. Disbursements by the Trustee: The Debtor proposes that the Trustee make the following distributions to creditors after payment of costs of administration as follows:

(A) The following priority claims shall be paid in full by means of deferred payment:  
Forsyth County Tax Collector

(B) The following secured creditors shall receive their regular monthly payment:

<u>Creditor</u>	<u>Collateral and Value</u>	<u>Monthly Payment</u>
<b>U.S. Bank Trust, N.A.</b>	<b>Residence: 525 Lunar Ct, Winston Salem NC</b> <b>Market Value= \$47,000.00</b>	<b>\$583.60</b>

(C) The following creditors have partially secured and partially unsecured claims and shall have their regular payment modified under the proposed plan:

<u>Creditor</u>	<u>Collateral and Value</u>	<u>Monthly Payment</u> <u>As Modified</u>
<b>GM Financial Co. Inc.</b>	<b>2012 Chevrolet Cruze LS [90,000+ miles]</b>	<b>AP = \$80.00</b>
<b>Piedmont Natural Gas</b>	<b>Market Value= \$8,280.00</b>	<b>\$8,820.00 @ 5.25% prorata</b>
	<b>Carrier gas furnace Market Value= \$1,000.00</b>	<b>\$1,000.00 @ 5.25% prorata</b>

(D) The following co-signed claims shall be paid in full by monthly payments:  
-NONE-

(E) The following secured creditors shall be paid on their arrearage claims by means of monthly payments:

<u>Creditor</u>	<u>Collateral</u>	<u>Monthly Arrearage Payment</u>
<b>U.S. Bank Trust, N.A.</b>	<b>Residence: 525 Lunar Ct, Winston Salem NC</b>	<b>\$11,500.00 prorata</b>

(F) After payment of allowed cost of administration, priority and secured claims, the balance of the funds paid to the Trustee shall be paid to allowed general unsecured claims. The exact amount available for unsecured creditors cannot be determined until all claims are filed and allowed, however, at this time it is anticipated that the return to unsecured creditors will be not less than 0 % and is estimated to be 0 %.

4. Property to be surrendered: The following property will be returned to the secured creditor:

Creditor Collateral

**-NONE-**

(name of creditor and description of property)

5. The Debtor(s) has the following executory contracts and/or leases which will be assumed or rejected as herein indicated:

Contract\Lease Party Description of Contract or Lease Assume or Reject?

**-NONE-**

6. Other proposed provisions are as follows:

**- Debtor(s) shall make direct Plan payments.**

Date: 10/29/2015

/s/ Wendell "Wes" Schollander, III

**Wendell "Wes" Schollander, III NC28062**

Attorney for the Debtor

Address: **2000 W. First Street, Suite 308  
Winston-Salem, NC 27104**

Telephone: **336-727-0900**

State Bar No. **NC28062**

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	)	PROPOSED PLAN
SS# xxx-xx-9466	)	
SS# _____	)	Case No. _____
Debtor(s)	)	

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

Kathryn L. Bringle  
Chapter 13 Trustee  
Winston-Salem Division  
Post Office Box 2115  
Winston-Salem, NC 27102-2115

Bass & Associates PC  
3936 E Ft Lowell Rd, Ste 200  
Tucson, AZ 85712-1083

DirectTV  
Attn: Bankruptcy  
P.O. Box 6550  
Englewood, CO 80155

Forsyth County Clerk of Court  
Re File #08-cvd-5864  
P.O. Box 20099  
Winston Salem, NC 27120

Forsyth County Tax Collector  
P.O. Box 82  
Winston Salem, NC 27102

Forsyth Medical Center  
Novant Health Inc.  
P.O. Box 11549  
Winston Salem, NC 27116

GM Financial Co. Inc.  
c/o AmeriCredit Financial Services  
PO Box 182963  
Arlington, TX 76096-2963

David R. Heath, DDS  
PO Box 545  
Walkertown, NC 27051

Internal Revenue Service  
Centralized Insolvency Operations  
P.O. Box 7346  
Philadelphia, PA 19101-7346

MCI Telecommunications  
Attn: Customer Relations  
P.O.Box 3400  
Cedar Rapids, IA 52405

Medical Park Hospital  
Novant Health Inc.  
PO Box 11549  
Winston Salem, NC 27116

Dr. Giovanna Medina  
Rua Visconde de Piraja 111 Suite 516  
Ipanema, Rio de Janeiro  
Brasil 22410-010

Midland Funding LLC  
c/o Sessoms & Rogers PA  
PO Box 110564  
Durham, NC 27709

Midland Funding LLC  
8875 Aero Drive, Ste 200  
San Diego, CA 92193

NC Dept. of Revenue  
Bankruptcy Unit  
P.O. Box 1168  
Raleigh, NC 27640

Novant Medical Group  
aka NMG Urology Partners  
PO Box 30143  
Charlotte, NC 28230

Piedmont Natural Gas  
c/o Bankruptcy  
4339 S. Tryon Street  
Charlotte, NC 28217-1733

Piedmont Triad Anesthesia PA  
145 Kimel Park Dr, Ste 120  
Winston Salem, NC 27103-6945

ScrippsHealth-Mercy Hospital  
c/o California Business Bureau  
4542 Ruffner St, Ste 160  
San Diego, CA 92111

Sprint Nextel Correspondence  
Attn: Bankruptcy Dept.  
PO Box 7949  
Overland Park, KS 66207-2662

Triad Radiology Assoc.  
dba Forsyth Radiology  
PO Box 26454  
Winston Salem, NC 27114-6454

U.S. Bank Trust, N.A.  
c/o Caliber Home Loans Inc.  
13801 Wireless Way  
Oklahoma City, OK 73134

United Consumer Financial  
865 Bassett Road  
Westlake, OH 44145

US Dept. of Education  
c/o VSAC Federal Loans  
PO Box 777  
Winooski, VT 05404-0777

Vericrest Financial  
PO Box 24610  
Oklahoma City, OK 73124

Verizon Wireless  
500 Technology Dr #550  
Saint Charles, MO 63304

Date: 10/29/2015

/s/ Wendell "Wes" Schollander, III

Wendell "Wes" Schollander, III NC28062